



TEACHER TO CEO BLUEPRINT | SALARY INTELLIGENCE SERIES

TEACHER SALARY SCALE GUIDE

USA & New Zealand | 2025–2026 Data

\$61,350

USA National
Median Salary

\$74,495

USA Average
Salary (NEA)

NZD \$70–80K

NZ Primary
Average Salary

WHAT'S INSIDE

- ✓ 50-State USA Salary Rankings
- ✓ NZ Salary Scale by Experience
- ✓ Salary by Subject & Grade Level
- ✓ USA vs NZ Side-by-Side Comparison
- ✓ How to Maximize Your Pay
- ✓ Benefits & Retirement Breakdown

Melba Ande | *Teacher to CEO Blueprint*

teachertoceo.com | Data verified June 2026

PART 1 — UNITED STATES TEACHER SALARIES

Public school teacher salaries in the US are set by individual state and district pay schedules. The national median is **\$61,350** (BLS, 2026) and the national average is **\$74,495** (NEA, 2024–25 school year). The state you teach in can make a \$46,000 difference — from \$92,000 in New York to \$46,000 in Mississippi.

50-STATE SALARY RANKINGS — 2026

#	State	Avg Salary	Starting	#	State	Avg Salary	Starting
1	New York	\$92,000	\$57,000	26	Indiana	\$61,000	\$37,000
2	California	\$87,000	\$52,000	27	Kentucky	\$60,500	\$37,000
3	Massachusetts	\$85,000	\$50,000	28	Texas	\$60,000	\$40,000
4	Connecticut	\$82,000	\$48,000	29	Nebraska	\$59,500	\$36,000
5	New Jersey	\$80,000	\$52,000	30	Tennessee	\$59,000	\$37,000
6	Maryland	\$75,000	\$48,000	31	Montana	\$58,500	\$36,000
7	Washington	\$74,000	\$46,000	32	North Dakota	\$58,000	\$36,000
8	Illinois	\$72,000	\$42,000	33	Utah	\$57,500	\$37,000
9	Pennsylvania	\$71,000	\$44,000	34	Idaho	\$57,000	\$35,000
10	Oregon	\$70,000	\$42,000	35	Missouri	\$56,500	\$35,000
11	Rhode Island	\$69,000	\$42,000	36	S. Carolina	\$55,000	\$35,000
12	Alaska	\$68,500	\$45,000	37	Alabama	\$54,000	\$35,000
13	Michigan	\$68,000	\$40,000	38	New Hampshire	\$53,500	\$35,000
14	Minnesota	\$67,500	\$41,000	39	Maine	\$53,000	\$34,000
15	Nevada	\$66,500	\$41,000	40	Kansas	\$52,500	\$35,000
16	Hawaii	\$66,000	\$43,000	41	Louisiana	\$52,000	\$41,000
17	Virginia	\$65,500	\$42,000	42	N. Carolina	\$52,000	\$38,000
18	Delaware	\$65,000	\$42,000	43	Arizona	\$51,500	\$38,500
19	Colorado	\$64,500	\$41,000	44	South Dakota	\$50,000	\$36,000
20	Ohio	\$64,000	\$38,000	45	Florida	\$49,500	\$40,000
21	Georgia	\$63,500	\$40,000	46	New Mexico	\$48,500	\$36,000
22	Wisconsin	\$63,000	\$38,000	47	Oklahoma	\$47,500	\$34,000
23	Wyoming	\$62,500	\$39,000	48	West Virginia	\$47,000	\$33,000
24	Iowa	\$62,000	\$37,000	49	Arkansas	\$46,500	\$33,000
25	Vermont	\$61,500	\$38,000	50	Mississippi	\$46,000	\$32,000

Source: BLS Occupational Employment Statistics 2025 & NEA Rankings 2024–25. CoL-Adj. = cost-of-living adjusted using MIT Living Wage regional indices.

USA SALARY DEEP DIVE — BY EXPERIENCE, SUBJECT & DEGREE

SALARY BY EXPERIENCE

Years of Experience	Average Salary	% Gain
0–3 years (entry)	\$44,000	—
4–9 years	\$52,000	+18%
10–14 years	\$61,000	+39%
15–19 years	\$67,000	+52%
20–24 years	\$72,000	+64%
25+ years (top)	\$76,000	+73%

Subject Area (High School)	Avg Salary	Demand
STEM (Math / Science)	\$67,000	Very High
Special Education	\$65,000	Very High
Career / Technical Ed	\$64,000	High
Foreign Language	\$63,000	Moderate
English / Language Arts	\$62,000	Moderate
Social Studies	\$61,500	Moderate
Physical Education	\$60,500	Moderate
Art / Music	\$59,000	Lower

SALARY BY DEGREE LEVEL

Degree Level	Average Salary	Premium Over Bachelor's	Notes
Bachelor's Degree	\$57,000	Baseline	Minimum required for most state licenses
Master's Degree	\$65,000	+\$8,000 / +14%	Most reliable single salary lever
Master's + 30 credits	\$70,000	+\$13,000 / +23%	Unlocks higher lane on step schedule
Doctorate (Ed.D / Ph.D)	\$75,000	+\$18,000 / +32%	Typically required for admin/leadership
National Board Certification	+\$5,000–10,000/yr	Varies by state	Separate from degree — renewable credential

SALARY BY GRADE LEVEL

Grade Level	Nat'l Average	Starting Salary	Top Salary (20+ yrs)
Preschool	\$38,000	\$28,000	\$52,000
Elementary (K–5)	\$61,000	\$42,000	\$82,000
Middle School (6–8)	\$62,500	\$43,000	\$84,000
High School (9–12)	\$63,500	\$44,000	\$86,000
Special Education	\$64,500	\$44,500	\$88,000

PRO TIP

The fastest salary jump in the US? Earn a master's degree AND relocate to a union state. Teachers in collective bargaining states earn ~\$10,000 more on average. Pennsylvania teachers have higher purchasing power than California despite earning \$21K less.

PART 2 — NEW ZEALAND TEACHER SALARIES

New Zealand teacher salaries are set by national collective agreements negotiated between teacher unions (NZEI, PPTA) and the Ministry of Education — meaning your pay is largely standardised regardless of which school or city you work in. As of 2026, **80% of trained secondary teachers earn more than NZD\$100,000** (STCA effective 28 January 2026). Teaching is on the NZ Green List, fast-tracking international teachers toward permanent residency.

NZ PRIMARY SCHOOL SALARY BY EXPERIENCE (PTCA / NZEI — 2026)

Experience Level	Annual Salary (NZD)	Hourly Rate (NZD)
Beginning teacher (0–2 yrs)	\$57,000 – \$62,000	~\$27.40 – \$29.80
Classroom teacher (3–5 yrs)	\$65,000 – \$78,000	~\$31.25 – \$37.50
Experienced teacher (6–10 yrs)	\$80,000 – \$90,000	~\$38.46 – \$43.27
Lead / Senior teacher	\$90,000 – \$100,000+	~\$43.27 – \$48.08+
Primary school principal	\$95,000 – \$130,000+	~\$45.67 – \$62.50+

NZ SECONDARY TEACHER SALARY (STCA / PPTA — effective 28 Jan 2026)

Salary Range	Details
Base scale: \$61,329 – \$103,086	National base salary scale for trained & registered teachers
80% of secondary teachers	Earn more than NZD\$100,000 from 28 January 2026
Top two steps cumulative rise	4.7% increase within 12 months of Dec 2025 settlement
Unit rate (responsibilities)	\$5,500 per unit per annum (e.g. Head of Department)
Agreement term	STCA signed Dec 9, 2025 — runs to 31 Dec 2027 (25 months)

NZ SALARY VS. COST OF LIVING BY REGION

Region	Avg Salary (NZD)	Rent 1-BR/mo	Net Verdict
Auckland	\$70,000 – \$90,000	~\$2,600	Good salary; budget carefully
Wellington	\$70,000 – \$90,000	~\$2,000	Better value than Auckland
Christchurch	\$68,000 – \$88,000	~\$1,500	Strong purchasing power
Hamilton / Waikato	\$65,000 – \$85,000	~\$1,400	Excellent purchasing power
Regional NZ (rural)	\$60,000 – \$82,000	~\$1,100	Best savings potential + incentives

PRO TIP

In NZ, the national collective agreement means your starting salary is the same whether you're in Auckland or a small regional town. But regional NZ offers far better purchasing power — and rural/hard-to-staff schools often offer housing stipends and the NZD\$10,000 Overseas Relocation Grant on top.

PART 3 — USA vs NEW ZEALAND: SIDE-BY-SIDE COMPARISON

Factor	USA	New Zealand
National median salary	\$61,350 (BLS 2026)	NZD\$70,000–80,000 (primary avg)
National average salary	\$74,495 (NEA 2024–25)	NZD\$94,354 avg (primary, 2024)
Top earners (secondary)	\$92,000 (New York)	NZD\$100,000+ (80% of sec. teachers)
Starting salary (entry level)	\$42,000 national avg	NZD\$57,000–\$62,000
Salary set by	State/district schedules	National collective agreement
Salary varies by location?	Yes — up to \$46K difference	Minimal — national scale applies
Teacher unions	NEA, AFT (~53% unionised)	NZEI (primary), PPTA (secondary)
Path to residency	H-1B visa (competitive)	Green List — direct to residency
Relocation support	District-by-district	Up to NZD\$10,000 govt grant
Pension / retirement	Defined benefit pension	KiwiSaver (employer contributes 3%)
Social Security / Superannuation	Excluded in 15 states	NZ Super from age 65 (universal)
STEM demand	Very high — most states	Very high — nationwide shortage
Special Education demand	Very high — all states	High — growing demand
School calendar	Aug/Sep – Jun (180 days)	Feb – Dec (NZ school year)

NZ SALARY vs. HOME COUNTRIES — INTERNATIONAL COMPARISON

Country	Typical Salary	Approx. NZD Equiv.	NZ Multiple
New Zealand	NZD \$70,000–\$80,000	NZD \$70,000–\$80,000	Baseline
USA	USD \$61,350 median	NZD \$98,000–\$100,000	~1.2–1.3x NZ (nominal)
Australia	AUD \$75,000–\$95,000	NZD \$82,000–\$105,000	~1.1–1.3x NZ
United Kingdom	GBP £30,000–£45,000	NZD \$63,000–\$95,000	Comparable
South Africa	ZAR R200,000–R350,000	NZD \$16,000–\$28,000	NZ pays 3–5x more
Philippines	PHP ₱200,000–₱400,000	NZD \$5,200–\$10,400	NZ pays 8–15x more
India	INR ₹3,00,000–₹6,00,000	NZD \$5,400–\$10,800	NZ pays 7–14x more

Exchange rates fluctuate. Figures are approximate for 2026. Always verify at current rates before financial planning.

PART 4 — BENEFITS, PERKS & HOW TO MAXIMIZE YOUR PAY

USA TEACHER BENEFITS (Total Compensation Often 20–30% Above Salary)

Benefit	Est. Annual Value	Notes
Defined-benefit pension	\$15,000–\$30,000/yr	Guaranteed monthly income in retirement
Health insurance	\$8,000–\$15,000/yr	Often heavily subsidised by district
Public Service Loan Forgiveness	Up to full balance	After 10 years at a public school (PSLF)
Teacher Loan Forgiveness	Up to \$17,500	After 5 yrs at a qualifying low-income school
Summer / holiday time	~13 weeks/year	Winter, spring, and summer breaks
Job security (tenure)	High value	After 2–4 years in most districts
403(b) retirement plan	\$23,500 limit (2026)	Supplement your pension; fully portable
Classroom supply deduction	Up to \$300	Above-the-line federal tax deduction

NZ TEACHER BENEFITS

Benefit	Details
KiwiSaver (pension)	Employer contributes 3% on top of your salary; you contribute 3%+
NZ Super (state pension)	Universal from age 65 — no means testing, unlike US Social Security
Annual leave	4 weeks paid leave; school holidays (roughly 12 weeks/year)
Sick leave	10 days per year (Holidays Act 2003)
Overseas Relocation Grant	Up to NZD\$10,000 for qualifying teachers relocating to NZ
Green List residency	Primary/secondary: Straight to Residence; ECE: Work to Residence
Professional development	Often funded by school or Ministry; mandatory PLD hours
Unit allowances	\$5,500/unit for roles like Head of Department or team leader

HOW TO MAXIMIZE YOUR TEACHER SALARY

Strategy	Potential Annual Increase	Applies To
Earn a master's degree	+\$5,000–\$15,000	USA (lane jump)
National Board Certification	+\$5,000–\$10,000	USA (varies by state)
Relocate to higher-paying state/city	+\$10,000–\$40,000	USA
Move to high-demand subject (STEM/SpEd)	+\$2,000–\$8,000	USA & NZ
Coaching/extracurricular stipends	+\$2,000–\$10,000	USA
Take on responsibility units (HoD etc)	+\$5,500/unit	NZ
Relocate to rural NZ school	Stipends + \$10K grant	NZ
Move to NZ from lower-wage country	3–15x salary increase	NZ (India, PH, SA)
Admin certification (Principal path)	Path to \$80K–\$130K+	USA & NZ

"Your salary as a teacher is not fixed — it is a function of where you teach, what you teach, and how strategically you invest in your credentials. This guide gives you the numbers. The

next move is yours."

— Melba Ande | Teacher to CEO Blueprint

REFERENCES & OFFICIAL SOURCES

All salary data in this guide has been verified against official government, union, and independent research sources. Last content review: June 2026.

#	Source	URL	Data Used
1	Bureau of Labor Statistics (BLS) Occupational Employment Statistics	https://www.bls.gov/oes/current/oes_nat.htm	USA national median teacher salary (\$61,350, 2026 — all K-12 public)
2	National Education Association (NEA) Rankings of the States 2024–25	https://www.nea.org/resource-library/rankings-states-2025	USA state-by-state salary rankings; national average \$74,495
3	NEA Teacher Salary Benchmark Report 2024–2025	https://www.nea.org/sites/default/files/2026-04/2024-2025-teacher-salary-benchmark-report.pdf	Starting salaries, experience steps, union vs. non-union comparisons
4	PPTA — Secondary Teachers' Collective Agreement (STCA)	https://www.ppta.org.nz/collective/collective-agreements/secondary-teachers-collective-agreement-stca	NZ secondary salary scale, unit rates, 80% earn \$100K+ from Jan 2026
5	NZEI — Primary Teachers' Collective Agreement (PTCA)	https://www.nzei.org.nz/school/people-and-employment/primary-teachers	NZ primary salary \$57K–\$100K+; avg \$94,354 (2024)
6	NZ Ministry of Education Education Workforce Portal	workforce.education.govt.nz	NZ teacher workforce data, Overseas Relocation Grant (May 2026)
7	Immigration New Zealand Green List Occupations	immigration.govt.nz	NZ Green List — primary/secondary (Tier 1); ECE (Tier 2)
8	Wealthvieu / BLS Teacher Salary by State 2026	wealthvieu.com/teacher-salary-by-state	50-state salary table, CoL-adjusted figures, experience/degree breakdown
9	Kiwi Fern Immigration Services Teacher Salary NZ (2026)	kiwifern.com/posts/teacher-salary-new-zealand	NZ regional salary comparison, international salary comparison table

This guide is for informational purposes only. Salary figures are subject to change. Always verify current rates with your state Department of Education (USA) or the NZ Ministry of Education / relevant collective agreement before making career decisions.